Filing at a Glance

Company:	Oxford Life Insurance Company
Product Name:	FE600DC-OLIC
State:	District of Columbia
TOI:	L07I Individual Life - Whole
Sub-TOI:	L07I.101 Fixed/Indeterminate Premium - Single Life
Filing Type:	Form
Date Submitted:	11/10/2016
SERFF Tr Num:	OXFR-130804350
SERFF Status:	Assigned
State Tr Num:	
State Status:	
Co Tr Num:	DC FE600DC-OLIC_ELECTRONIC APP
Implementation Date Requested:	On Approval
Author(s):	Martin Karp
Reviewer(s):	John Rielley (primary)
Disposition Date:	
Disposition Status:	
Implementation Date:	

General Information

Project Name: FE600DC-OLIC
Project Number: FE600DC-OLIC
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Deemer Date:
Submitted By: Martin Karp

Status of Filing in Domicile: Authorized
Date Approved in Domicile: 08/01/2016
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 11/14/2016
State Status Changed:
Created By: Martin Karp
Corresponding Filing Tracking Number:

Filing Description:
To Whom It May Concern,

Re: Oxford Life Insurance Company NAIC No. 76112

The attached application form, FE600DC-OLIC, is being submitted for your review and approval. This application form is the same as the original application, approved on August 1, 2016 (SERFF Tracking Number OXFR-130486311), with bracketed items, which are noted in the Statement of Variability provided on the Supporting Documents Tab.

The application may be used by our agency and direct-to-consumer channels. We respectively request the use of voice and electronic capability with this application. The application may be used via a traditional face-to-face paper process, electronically, and/or telephonically with whole life policy, form OL400 DC, approved by the department on October 25, 2010 (SERFF number OXFR-126871631).

This application does not modify or change rates or policy forms and no part of this filing contains any unusual or possibly controversial items from normal company or industry standards.

Kind regards,

Marty Karp, Compliance Analyst
Oxford Life Insurance
(866) 641-9999, ext. 535204

Company and Contact

Filing Contact Information

Martin Karp,
2721 N. Central Avenue
Phoenix, AZ 85004

martinkarp@oxfordlife.com
602-263-6666 [Phone]

Filing Company Information

Oxford Life Insurance Company
2721 N. Central Avenue
Phoenix, AZ 85004-1172
(888) 757-3732 ext. [Phone]

CoCode: 76112
Group Code: 574
Group Name:
FEIN Number: 86-0216483

State of Domicile: Arizona
Company Type:
State ID Number:

State: District of Columbia **Filing Company:** Oxford Life Insurance Company
TOI/Sub-TOI: L07I Individual Life - Whole/L07I.101 Fixed/Indeterminate Premium - Single Life
Product Name: FE600DC-OLIC
Project Name/Number: FE600DC-OLIC/FE600DC-OLIC

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:	*OXFR-130804350*	***State Tracking #:***		***Company Tracking #:***	*DC FE600DC-OLIC_ELECTRONIC APP*

State:	*District of Columbia*	***Filing Company:***	*Oxford Life Insurance Company*
TOI/Sub-TOI:	*L07I Individual Life - Whole/L07I.101 Fixed/Indeterminate Premium - Single Life*		
Product Name:	*FE600DC-OLIC*		
Project Name/Number:	*FE600DC-OLIC/FE600DC-OLIC*		

Form Schedule

Lead Form Number:

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
1		FE600DC-OLIC	FE600DC-OLIC	AEF	Revised	*Previous Filing Number:*	*OXFR-130486311*		DC FE600DC-OLIC Electronic.pdf
						Replaced Form Number:	*FE600DC-OLIC*		

Form Type Legend:

ADV	Advertising	**AEF**	Application/Enrollment Form
CER	Certificate	**CERA**	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	**FND**	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	**NOC**	Notice of Coverage
OTH	Other	**OUT**	Outline of Coverage
PJK	Policy Jacket	**POL**	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	**SCH**	Schedule Pages

OXFORD®
LIFE INSURANCE COMPANY

1 ➤ ASSURANCE

Application for Individual Whole Life Insurance

Oxford Life Insurance Company

2 ➤ 2721 North Central Avenue, Phoenix, Arizona 85004

TELEPHONE INTERVIEW 1-888-801-5123 ◄2

SECTION A - PROPOSED INSURED INFORMATION

NAME (FIRST, MIDDLE INITIAL, LAST)			
SOCIAL SECURITY NUMBER	DATE OF BIRTH	GENDER ❑ MALE ❑ FEMALE	PLACE OF BIRTH (CITY, STATE)
MAILING ADDRESS			EMAIL ADDRESS ◄3
CITY	STATE	ZIP	TELEPHONE NUMBER
STREET ADDRESS (**REQUIRED** IF MAILING ADDRESS IS PO BOX)			
CITY	STATE	ZIP	

ARE YOU A U.S. CITIZEN? ❑ YES ❑ NO

IF NO, ARE YOU A LEGAL PERMANENT U.S. RESIDENT? ❑ YES ❑ NO **IF NO, COVERAGE IS NOT AVAILABLE.**

IF YES, PROVIDE THE ALIEN REGISTRATION/USCIS NUMBER AS SHOWN ON YOUR PERMANENT RESIDENT CARD: _____

SECONDARY ADDRESSEE – We will send a copy of any notice of late payment or policy lapse to this person.

NAME & ADDRESS: _____

SECTION B – PROPOSED OWNER (Complete only if the proposed owner is not the proposed insured)

NAME (FIRST, MIDDLE INITIAL, LAST)			
SOCIAL SECURITY OR TAX ID NUMBER	DATE OF BIRTH	❑ MALE ❑ FEMALE	RELATIONSHIP TO PROPOSED INSURED
STREET ADDRESS			EMAIL ADDRESS ◄3
CITY	STATE	ZIP	TELEPHONE NUMBER

SECTION C - INSURANCE APPLIED FOR AND PREMIUM PAYMENT MODE

Amount of Insurance Applied for: $_____ Estimated Premium Amount (for selected payment mode): $_____

REQUESTED EFFECTIVE DATE (IF BLANK EFFECTIVE DATE WILL BE THE SAME AS THE ISSUE DATE): _____

Payment Mode (select one): ❑ Monthly Electronic Funds Transfer (EFT) ❑ Quarterly ❑ Semi-annually ❑ Annually

PAYOR NAME (IF PAYOR IS NOT PROPOSED OWNER)	RELATIONSHIP TO PROPOSED INSURED
BILLING ADDRESS (IF BLANK BILLING ADDRESS WILL BE SAME AS POLICY OWNER'S ADDRESS)	

Check here if Owner does NOT want the automatic premium loan provision included in the policy: ❑

MAIL POLICY TO: ❑ Owner ❑ Producer

SECTION D - BENEFICIARIES

Percentages for each beneficiary class (primary and contingent) must total 100%. Multiple beneficiaries of the same class will share the death benefit equally unless percentages are listed.

Primary Beneficiaries

Name		Address	
Date of Birth	Social Security/Tax ID Number	Relationship	Percent
Name		Address	
Date of Birth	Social Security/Tax ID Number	Relationship	Percent
Name		Address	
Date of Birth	Social Security/Tax ID Number	Relationship	Percent
Name		Address	
Date of Birth	Social Security/Tax ID Number	Relationship	Percent

Contingent Beneficiaries

Name		Address	
Date of Birth	Social Security/Tax ID Number	Relationship	Percent
Name		Address	
Date of Birth	Social Security/Tax ID Number	Relationship	Percent
Name		Address	
Date of Birth	Social Security/Tax ID Number	Relationship	Percent
Name		Address	
Date of Birth	Social Security/Tax ID Number	Relationship	Percent

SECTION E - EXISTING COVERAGE AND REPLACEMENT

Does the Proposed Insured or the Proposed Owner have any existing life insurance or annuity policies?

❑ Yes ❑ No

Will the purchase of the life insurance policy applied for in this application result in the replacement, termination or change in value of any existing life insurance or annuity policy?

❑ Yes ❑ No

SECTION F – STRANGER OWNED LIFE INSURANCE

NOTICE: State insurance law may prohibit the owner of a life insurance policy from entering into any agreement to sell, transfer or assign a life insurance policy prior to the date the policy was issued, or within a period of time specified by state law after the date the policy was issued. You should consult with legal advisors if you have any questions about these matters.

HAS THE OWNER, PROPOSED INSURED OR ANY BENEFICIARY ENTERED INTO OR MADE PLANS TO ENTER INTO ANY AGREEMENT TO SELL OR ASSIGN THE OWNERSHIP OF, OR A BENEFICIAL INTEREST IN, THE APPLIED FOR POLICY?

❑ YES ❑ NO **IF YES, NO COVERAGE WILL BE ISSUED.**

SECTION G – MEDICAL QUESTIONS

Part 1 - If any question in this Part 1 of Section G is answered yes, or if the proposed insured's height and weight are not within the allowable range, this application will be declined.

1. What is the proposed insured's height and weight?	H ___ W ___
2. Have you had, or been advised to have by a member of the medical profession, an organ transplant, or have you been diagnosed by a member of the medical profession as having a terminal illness (an illness that would reasonably be expected to cause death within 12 months) or have you been diagnosed, treated (including dialysis) or taken medication for chronic kidney disease or kidney (renal) insufficiency or kidney or liver failure, or do you have paralysis of two or more extremities?	❑ YES ❑ NO
3. Have you been treated or diagnosed by a member of the medical profession as having Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex (ARC), or any immune deficiency related order, or tested positive for the Human Immunodeficiency Virus (HIV)?	❑ YES ❑ NO
4. Are you currently: hospitalized, confined to a bed or nursing facility, using oxygen equipment to assist in breathing, or receiving Hospice Care?	❑ YES ❑ NO
5. Have you been diagnosed by a member of the medical profession with diabetes prior to age 30 or have you ever been treated by a member of the medical professional for: insulin shock, diabetic coma, retinopathy, or diabetic neuropathy?	❑ YES ❑ NO
6. Have you ever been diagnosed by a member of the medical profession, treated or taken medication for: congestive heart failure (CHF) or heart failure, cardiomyopathy, Alzheimer's, dementia, schizophrenia, bipolar disorder, organic brain syndrome (acute or chronic mental dysfunction or mental incapacity), Lou Gehrig's disease (ALS), or Huntington's disease?	❑ YES ❑ NO
7. Within the past 24 months, have you been confined more than twice to a hospital, nursing facility, convalescent care facility, assisted living facility, mental facility or Hospice Care?	❑ YES ❑ NO
8. Within the past 24 months have you been diagnosed or treated by a member of the medical profession for: Internal cancer or melanoma, leukemia, lymphoma, stroke, transient ischemic attack (TIA), or have you had an amputation caused by any disease?	❑ YES ❑ NO
9. Have you been diagnosed or treated by a member of the medical profession for more than one occurrence or any metastasis of any cancer in your lifetime (excluding basal or squamous cell skin cancer), or are you currently being treated by a member of the medical profession for cancer or recurrence of cancer?	❑ YES ❑ NO
10. Within the past 24 months have you: a. been medically diagnosed, treated by a member of the medical profession or taken medication for: angina, chronic hepatitis, cystic fibrosis, Pulmonary Fibrosis, chronic obstructive pulmonary disease (COPD), chronic bronchitis, emphysema, respiratory failure or required oxygen equipment to assist in breathing?	❑ YES ❑ NO
b. been medically diagnosed as having, been treated by a member of the medical profession or hospitalized for: heart attack, heart disease, heart or circulatory surgery (including pacemaker, by-pass, heart valve replacement, angioplasty or stent implant), uncontrolled high blood pressure or any procedure to improve circulation to the heart or brain?	❑ YES ❑ NO
c. been medically diagnosed by a member of the medical profession for: Hodgkin's Disease, cirrhosis, liver disease, or systemic lupus (SLE), or any neuromuscular disease, cerebral palsy, multiple sclerosis or Parkinson's disease?	❑ YES ❑ NO
11. Within the past 10 years, have you been convicted of a felony or are you currently on parole or on probation?	❑ YES ❑ NO
12. Within the last 5 years have you been treated for or been advised by a member of the medical profession to have treatment for, or excessively used, alcohol or any drugs of abuse, or have you been convicted of operating a vehicle while impaired or under the influence of alcohol or any drugs, or had your driver's license suspended or revoked, or attempted suicide?	❑ YES ❑ NO
13. Have you been declined or postponed for life or health insurance in the past two years?	❑ YES ❑ NO

Part 2 - If any question in this Part 2 of Section G is answered yes, it may not necessarily cause this application to be declined.

14. Are you taking or have you been prescribed medication by a member of the medical profession for any impairment in Section G?	❑ YES ❑ NO
15. Within the past 12 months, have you used any nicotine based products, any form of electronic cigarette (including nicotine-free electronic cigarettes), or marijuana?	❑ YES ❑ NO
16. Have you applied for life insurance with any other insurance companies in the last two years?	❑ YES ❑ NO
17. Proposed insured's driver's license number _____ State _____ ❑ None	

REPRESENTATIONS, AUTHORIZATIONS AND SIGNATURE

MEDICAL AND CONSUMER REPORTS AUTHORIZATION (this authorization complies with the HIPAA Privacy Rule): For underwriting and claims purposes, I authorize any physician, medical practitioner, hospital, medical care facility, pharmacy, pharmacy benefit manager, the Veteran's Administration or other health care provider, and any insurance company, insurance support organization (such as MIB, Inc. ["MIB"]), insurance laboratories, my employer, consumer reporting agency or state department of motor vehicles, to disclose information about me, including my entire medical record and any other protected health information, to Oxford Life Insurance Company ("Oxford Life"), its reinsurers and those who perform services for Oxford Life related to an insurance application or a claim. This includes information on the diagnosis or treatment of Human Immunodeficiency Virus (HIV) infection, sexually transmitted diseases and mental illness, and the use of alcohol and drugs. I agree that a copy of this authorization or my recorded voice authorization is as valid as the original and I can obtain a copy on request. This authorization is valid for 36 months (or a shorter time period if required by applicable state law) from the date of this application (180 days for HIV-related information), regardless of my condition and whether living or deceased. I can revoke this authorization at any time by written notice to Oxford Life (Attention: Compliance
4 ➤ Department, 2721 N. Central Ave., Phoenix, AZ 85004). Revocation will not be effective to the extent that this authorization has been relied upon or to the extent that Oxford Life has a legal right to contest a claim under an insurance policy or to contest the policy itself. Information disclosed pursuant to this authorization may be subject to redisclosure by the recipient and may no longer be protected by federal privacy regulations (such as the HIPAA Privacy Rule). However, Oxford Life will protect the privacy of health information in accordance with applicable state and federal privacy laws and its own privacy policies. I authorize Oxford Life, or its reinsurers, to make a brief report of my protected health information to MIB. I acknowledge receipt of the MIB Pre-Notice, the Fair Credit Reporting Act Notice and the Privacy Notice. I understand that my health care providers may not condition providing treatment or payment for health care services on my signing of this authorization. I further understand that if I refuse to sign this authorization Oxford Life will not be able to process my application.

REPRESENTATIONS AND ACKNOWLEDGEMENTS:
I have read and understood this application. All statements and answers in this application are true and complete, to the best of my knowledge and belief, and will be made a part of the policy. I am not currently taking and I am not under the influence of any medications or drugs that would affect my ability to fully understand and to fully complete this application. Under penalties of perjury, I certify that my correct taxpayer identification number is shown on this form and I am a U.S. person (including a U.S. resident alien). I acknowledge that no insurance coverage will be in effect until the later of the effective date specified in the policy and the date that my completed application has been approved by Oxford Life and the first premium has been received (including honor upon presentment of any check for the first premium) by Oxford Life while the Proposed Insured is alive. The producer does not have authority to waive or modify any questions or answers, approve this application, change the policy, or to advise me that any inaccurate application response is acceptable.

REVIEW THE ANSWERS ON THIS APPLICATION CAREFULLY. OXFORD LIFE WILL RELY ON THIS APPLICATION TO DETERMINE INSURABILITY. IF ANY OF YOUR ANSWERS ARE INCORRECT OR UNTRUE, THE COMPANY MAY HAVE THE RIGHT TO DENY BENEFITS BY RESCINDING YOUR POLICY. RESCINDING YOUR POLICY WILL HAVE AN ADVERSE IMPACT ON YOUR INTENDED BENEFICIARY.

My act of clicking "I Agree" constitutes my electronic signature, which I understand and agree is fully enforceable under state and federal law without any further act by me or any third party.

5 ➤ I Agree

Signed at (City, State): _____ **Date:** _____

_____ _____
Signature of Proposed Insured Signature of Proposed Owner

FRAUD NOTICE

WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits, if false information materially related to a claim was provided by the applicant. I have read, understand, and acknowledge the Fraud Notice.

_____ _____
Owner's Initials Joint Owner's Initials

PRODUCER'S REPORT AND SIGNATURE

Do you have reason to believe that the Proposed Insured or the Proposed Owner has any existing life insurance or annuity policies? ***If yes, a replacement form is always required in states that have adopted the NAIC model replacement regulation, even if the policy applied for in this application will not actually replace any existing coverage.***

❑ Yes ❑ No

Do you have reason to believe that the insurance applied for in this application will result in the replacement, termination or change in value of any existing life insurance or annuity policy? ***If yes, all requested information about any replaced policy must be provided on the replacement form.***

❑ Yes ❑ No

I certify the following to Oxford Life: I personally solicited this application and all information recorded on this application is true to the best of my knowledge. The Proposed Insured and Owner seemed to me to be lucid and to fully understand all of the questions on this application. If this transaction involves a replacement, I gathered all relevant information regarding the replaced product and determined that the replacement is suitable and in compliance with the Company's position on replacements. To my knowledge, the policy applied for will not be sold or assigned for any type of senior settlement, life settlement or any other secondary market.

My act of clicking "I Agree" constitutes my electronic signature, which I understand and agree is fully enforceable under state and federal law without any further act by me or any third party.

5 ➤ I Agree

Producer's Signature_____ Date _____

Producer's Printed Name _____ Producer's Number _____

_____ _____

PRIVACY NOTICE

Your privacy is protected. Oxford Life Insurance Company (We, Us, Our), like other insurance companies, sometimes evaluates the medical history and other personal information about applicants to determine their eligibility for certain policies. (Personal information includes information such as age, occupation, physical condition, health history, habits, general reputation, credit and career.) We also use this information to administer your insurance coverage after it is in force.

Any information you give Us regarding your insurability and any information received from other sources will be treated as strictly confidential. In some situations, and in compliance with applicable law, We may disclose information to third parties without further authorization. We may also disclose this information to: (1) an organization performing administrative, business or professional services for Us; (2) other insurance companies to which you apply; or (3) your physician or medical professional.

You can make a written request to review personal information about you in Our files. You also may request correction of information you believe to be inaccurate.

THE ABOVE IS A GENERAL DESCRIPTION OF OUR PRIVACY PRACTICES. FOR A MORE DETAILED EXPLANATION OF OUR PRIVACY PRACTICES, PLEASE WRITE TO OUR PRIVACY OFFICER AT

2 ➤ **OXFORD LIFE INSURANCE COMPANY, 2721 NORTH CENTRAL AVENUE, PHOENIX, AZ 85004-1172, OR VISIT WWW.OXFORDLIFE.COM.**

FAIR CREDIT REPORTING ACT NOTICE

With regard to your application, We may request a consumer report or an investigative consumer report. These reports contain information about your character, general reputation, mode of living and health. No adverse underwriting decision will be made based on your sexual orientation. The information may have been obtained through interviews with you, your neighbors, friends and others who know you. Upon request, We will give you the name and address of the consumer reporting agency so that you may request a copy of the report.

MIB PRE-NOTICE

Information regarding Your insurability will be treated as confidential. Oxford Life Insurance Company, or its reinsurers, may, however, make a brief report thereon to MIB, Inc. ("MIB"), a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If You apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, the MIB, upon request, will supply such company with the information in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information it may have in your file. Please contact
6 ➤ MIB at 866-692-6901. If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of MIB's information office
7 ➤ is: 50 Braintree Hill, Suite 400, Braintree, Massachusetts 02184-8734.

Oxford Life Insurance Company, or its reinsurers, may also release information in its file to MIB and to other life or health insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.

PREMIUM RECEIPT

I received a check in the amount of $_____ from the proposed policy owner with the application for life insurance on the life of _____.
(Proposed Insured's Name)

8 ➤ Oxford Life Insurance Company will refund this amount, if collected, if no policy is issued. This is a premium receipt only – it does not provide conditional, temporary or any other insurance coverage. Insurance will only come into effect on the effective date of the policy, if a policy is issued, provided that the first premium payment has been received (including honor upon presentment of any check for the first premium) by Oxford Life while the Proposed Insured is alive.

_____ _____
Producer's signature Date

SERFF Tracking #:	*OXFR-130804350*	***State Tracking #:***		***Company Tracking #:***	*DC FE600DC-OLIC_ELECTRONIC APP*

State:	*District of Columbia*	***Filing Company:***	*Oxford Life Insurance Company*
TOI/Sub-TOI:	*L07I Individual Life - Whole/L07I.101 Fixed/Indeterminate Premium - Single Life*		
Product Name:	*FE600DC-OLIC*		
Project Name/Number:	*FE600DC-OLIC/FE600DC-OLIC*		

Supporting Document Schedules

Satisfied - Item:	Statement of Variability
Comments:	
Attachment(s):	DC FE600DC-OLIC SoV.pdf
Item Status:	
Status Date:	

Statement of Variability
for Oxford Life Insurance Company
Application Form Number FE600DC-OLIC

Statement of Variability

Each variable section, statement or field is indicated by [brackets] and designated with the following numbers symbolized by ➢.

Variable Statements/Fields	How or When Used
1. [Marketing name / logo]	Marketing name / logo may be updated as necessary
2. [2721 N. Central Ave, Phoenix, AZ 85004, 866-641-9999, www.oxfordlife.com]	The Company address, toll-free telephone number and web address may be updated as necessary
3.[EMAIL ADDRESS]	This application may be used in an electronic form
4. [Compliance Department, 2721 N. Central Ave, Phoenix, AZ 85004)]	The Company address, may be updated as necessary.
5. [My act of clicking "I Agree"…]	This application may be used in an electronic form
6. [866-692-6901]	MIB toll-free telephone number may be updated as necessary
7. [50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734]	MIB address may be updated as necessary
8. [Premium Receipt-I received a check in the amount of...]	This application may be used in an electronic form

Any change or modification to a variable item shall be administered in accordance with the requirements of your state.